

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 William F. McNamee  
 Eleanor M. McNamee  
 Debtors

Case No. 19-10570-ref  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-4

User: Lisa  
 Form ID: 309I

Page 1 of 2  
 Total Noticed: 55

Date Rcvd: Feb 13, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 15, 2019.

db/jdb William F. McNamee, Eleanor M. McNamee, 246 McCoy Ln, Leesport, PA 19533-9295  
 tr +SCOTT WATERMAN, Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100,  
 Reading, PA 19606-2265  
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,  
 Allentown, PA 18101-1603  
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601  
 smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520  
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401  
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300  
 14265660 AT&T Universal Card, PO Box 70166, Philadelphia, PA 19176-0166  
 14265663 Cabelas WFB, PO Box 82608, Lincoln, NE 68501-2608  
 14265666 Capital One/ Cabelas, 4800 NW 1st St Ste 300, Lincoln, NE 68521-4463  
 14265678 +FNB Omaha, PO Box 3412, Omaha, NE 68103-0412  
 14265683 Phila Police & Fire FCU, 901 Arch St, Philadelphia, PA 19107-2404  
 14265691 SYNCB/Cutting Edge, PO Box 956036, Orlando, FL 32801-5036  
 14265686 Subaru Motors Finance/Chase, PO Box 182055, Columbus, OH 43218-2055  
 14265701 Universal CD CBNA, PO Box 6241, Sioux Falls, SD 57117-6241

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty E-mail/Text: shawn\_lau@msn.com Feb 14 2019 02:48:40 SHAWN J. LAU, Lau & Associates,  
 4228 St. Lawrence Avenue, Reading, PA 19606

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Feb 14 2019 02:49:05  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Feb 14 2019 02:49:32 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 ust +E-mail/Text: ustpreion03.ph.ecf@usdoj.gov Feb 14 2019 02:49:23 United States Trustee,  
 Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405  
 14265661 EDI: CITICORP.COM Feb 14 2019 07:28:00 AT&T/Citi, PO Box 6500,  
 Sioux Falls, SD 57117-6500  
 14265659 EDI: CHASE.COM Feb 14 2019 07:28:00 Amazon/Chase, PO Box 15298,  
 Wilmington, DE 19850-5298  
 14265662 EDI: BANKAMER.COM Feb 14 2019 07:28:00 Bank of America, PO Box 982238,  
 El Paso, TX 79998-2238  
 14265676 EDI: WFNNB.COM Feb 14 2019 07:28:00 CP/Bon Ton, PO Box 182789, Columbus, OH 43218-2789  
 14265664 E-mail/Text: cms-bk@cms-collect.com Feb 14 2019 02:48:59 Capital Management Services, LP,  
 698 1/2 S Ogden St, Buffalo, NY 14206-2317  
 14265665 EDI: CAPITALONE.COM Feb 14 2019 07:28:00 Capital One Bank USA N, 10700 Capitol One Way,  
 Glen Allen, VA 23060-9243  
 14265667 EDI: CAPITALONE.COM Feb 14 2019 07:28:00 Capital One/Bon Ton, PO Box 30253,  
 Salt Lake City, UT 84130-0253  
 14265668 EDI: CAPITALONE.COM Feb 14 2019 07:28:00 Capital One/Boscovs, PO Box 30253,  
 Salt Lake City, UT 84130-0253  
 14265669 EDI: CHASE.COM Feb 14 2019 07:28:00 Chase / Bank One Card Serv, PO Box 15298,  
 Wilmington, DE 19850-5298  
 14265670 EDI: CHASE.COM Feb 14 2019 07:28:00 Chase Bank USA NA, PO Box 15298,  
 Wilmington, DE 19850-5298  
 14265671 EDI: CHASE.COM Feb 14 2019 07:28:00 Chase Card, PO Box 15298,  
 Wilmington, DE 19850-5298  
 14265672 EDI: WFNNB.COM Feb 14 2019 07:28:00 Comenity Bank/Peebles, PO Box 182789,  
 Columbus, OH 43218-2789  
 14265673 EDI: WFNNB.COM Feb 14 2019 07:28:00 Comenity Capital/YRTUI, PO Box 182120,  
 Columbus, OH 43218-2120  
 14265675 EDI: WFNNB.COM Feb 14 2019 07:28:00 ComenityCB/JJill, PO Box 182120,  
 Columbus, OH 43218-2120  
 14265674 EDI: WFNNB.COM Feb 14 2019 07:28:00 ComenityCapitalBank/Bosc, PO Box 182120,  
 Columbus, OH 43218-2120  
 14265677 EDI: DISCOVER.COM Feb 14 2019 07:28:00 Discover Financial Services, LLC, PO Box 15316,  
 Wilmington, DE 19850-5316  
 14265679 EDI: RMSC.COM Feb 14 2019 07:28:00 Home/Synchrony, Attn: BK Department, PO Box 965061,  
 Orlando, FL 32896-5061  
 14265680 EDI: CBSKOHL.COM Feb 14 2019 07:28:00 Kohls Department Store, PO Box 3115,  
 Milwaukee, WI 53201-3115  
 14265680 E-mail/Text: bncnotices@becket-lee.com Feb 14 2019 02:48:51 Kohls Department Store,  
 PO Box 3115, Milwaukee, WI 53201-3115  
 14265681 EDI: RMSC.COM Feb 14 2019 07:28:00 Lenscrafters/Synchrony Bank, Attn: BK Department,  
 PO Box 965061, Orlando, FL 32896-5061  
 14265682 E-mail/Text: camanagement@mtb.com Feb 14 2019 02:48:59 M&T Bank,  
 M&T Bank Lending Services, PO Box 1288, Buffalo, NY 14240-1288  
 14265687 EDI: RMSC.COM Feb 14 2019 07:28:00 SYNCB/ Lowes, PO Box 965005, Orlando, FL 32896-5005  
 14265688 EDI: RMSC.COM Feb 14 2019 07:28:00 SYNCB/ QVC, PO Box 965005, Orlando, FL 32896-5005  
 14265689 EDI: RMSC.COM Feb 14 2019 07:28:00 SYNCB/ Sam's Club DC, PO Box 965036,  
 Orlando, FL 32896-5036

District/off: 0313-4

User: Lisa  
Form ID: 309I

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Total Noticed: 55

Date Rcvd: Feb 13, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14265690	EDI: RMSC.COM Feb 14 2019 07:28:00	SYNCB/Car Care Mein&Maco, PO Box 965001, Orlando, FL 32896-5001
14265692	EDI: RMSC.COM Feb 14 2019 07:28:00	SYNCB/HH Gregg, PO Box 965036, Orlando, FL 32896-5036
14265693	EDI: RMSC.COM Feb 14 2019 07:28:00	SYNCB/JCPenny, PO Box 965007, Orlando, FL 32896-5007
14265694	EDI: RMSC.COM Feb 14 2019 07:28:00	SYNCB/Sams Club, PO Box 965005, Orlando, FL 32896-5005
14265695	EDI: RMSC.COM Feb 14 2019 07:28:00	SYNCB/Sams Club, PO Box 965036, Orlando, FL 32896-5036
14265696	EDI: RMSC.COM Feb 14 2019 07:28:00	SYNCB/Sams Club Dual Card, PO Box 965005, Orlando, FL 32896-5005
14265697	EDI: RMSC.COM Feb 14 2019 07:28:00	SYNCB/TJx CO, PO Box 965015, Orlando, FL 32896-5015
14265684	EDI: SEARS.COM Feb 14 2019 07:28:00	Sears Credit Cards, PO Box 6282, Sioux Falls, SD 57117-6282
14265685	EDI: SEARS.COM Feb 14 2019 07:28:00	Sears/CBNA, PO Box 6282, Sioux Falls, SD 57117-6282
14266669	+EDI: RMSC.COM Feb 14 2019 07:28:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14265698	EDI: WTRRN BANK.COM Feb 14 2019 07:28:00	TD Bank USA/ TargetCredit, PO Box 673, Minneapolis, MN 55440-0673
14265699	EDI: CITICORP.COM Feb 14 2019 07:28:00	The Home Depot/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
14265700	EDI: RMSC.COM Feb 14 2019 07:28:00	Toro Consumer/Synchrony Bank, Attn: BK Department, PO Box 965061, Orlando, FL 32896-5061

TOTAL: 41

\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*  
aty\* +SCOTT WATERMAN, Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100,  
Reading, PA 19606-2265

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 15, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 11, 2019 at the address(es) listed below:

SCOTT WATERMAN on behalf of Trustee SCOTT WATERMAN ECFmail@fredreiglechl3.com,  
ECF\_FRPA@Trustee13.com  
SCOTT WATERMAN ECFmail@fredreiglechl3.com, ECF\_FRPA@Trustee13.com  
SHAWN J. LAU on behalf of Debtor William F. McNamee shawn\_lau@msn.com,  
g61705@notify.cincompass.com  
SHAWN J. LAU on behalf of Joint Debtor Eleanor M. McNamee shawn\_lau@msn.com,  
g61705@notify.cincompass.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

<b>Information to identify the case:</b>		
Debtor 1	<b>William F. McNamee</b>	Social Security number or ITIN <b>xxx-xx-6212</b>
	First Name Middle Name Last Name	EIN --_-----
Debtor 2	<b>Eleanor M. McNamee</b>	Social Security number or ITIN <b>xxx-xx-2063</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN --_-----
United States Bankruptcy Court	<b>Eastern District of Pennsylvania</b>	Date case filed for chapter <b>13 1/30/19</b>
Case number:	<b>19-10570-ref</b>	

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

**\*\*Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing\*\***

**12/17**

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	William F. McNamee	Eleanor M. McNamee
<b>2. All other names used in the last 8 years</b>	aka Bill F. McNamee Sr., aka William F. McNamee Sr., aka William Francis McNamee	aka Eleanor Marie McNamee
<b>3. Address</b>	246 McCoy Ln Leesport, PA 19533-9295	246 McCoy Ln Leesport, PA 19533-9295
<b>4. Debtor's attorney</b> Name and address	SHAWN J. LAU Lau & Associates 4228 St. Lawrence Avenue Reading, PA 19606	Contact phone (610) 370-2000 Email: shawn_lau@msn.com
<b>5. Bankruptcy trustee</b> Name and address	SCOTT WATERMAN Chapter 13 Trustee 2901 St. Lawrence Ave. Suite 100 Reading, PA 19606	Contact phone (610) 779-1313 Email: ECFmail@fredreiglech13.com
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	400 Washington Street Suite 300 Reading, PA 19601	Hours open: Philadelphia Office -- 8:30 A.M. to 5:00 P.M. Reading Office -- 8:00 A.M. to 4:30 P.M.  Contact phone (610)2085040  Date: 2/13/19

**For more information, see page 2**

<b>7. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>March 12, 2019 at 02:00 PM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	<b>Location:</b> <b>2901 St. Lawrence Ave, Reading, PA 19606</b>
<b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<div style="display: flex; justify-content: space-between;"> <div> <b>Deadline to file a complaint to challenge dischargeability of certain debts:</b>  <b>You must file:</b> <ul style="list-style-type: none"> <li>a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li> <li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul> </div> <div> <b>Filing deadline: 5/11/19</b> </div> </div> <div style="display: flex; justify-content: space-between; margin-top: 10px;"> <div> <b>Deadline for all creditors to file a proof of claim (except governmental units):</b> </div> <div> <b>Filing deadline: 4/10/19</b> </div> </div> <div style="display: flex; justify-content: space-between; margin-top: 10px;"> <div> <b>Deadline for governmental units to file a proof of claim:</b> </div> <div> <b>Filing deadline: 7/29/19</b> </div> </div> <hr/> <p><b>Deadlines for filing proof of claim:</b>          A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office.          If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.          Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p> <hr/> <div style="display: flex; justify-content: space-between;"> <div> <b>Deadline to object to exemptions:</b>          The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.       </div> <div> <b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors       </div> </div>	
<b>9. Filing of plan</b>	The debtor has filed a plan. This plan proposes payment to the trustee of \$392.06 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on: <b>4/25/19 at 09:00 AM</b> , Location: <b>Courtroom 1, Third Floor, The Madison, 400 Washington Street, Reading, PA 19601</b>	
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.	